

**RESPONSE UNDER 37 C.F.R. § 1.116**  
**EXPEDITED PROCEDURE REQUESTED**  
**EXAMINING GROUP 3691**  
**PATENT**  
Attorney Docket No. 11360.0189-00000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Edward G. MCLAUGHLIN et al.	)	Group Art Unit: 3691
	)	
Application No.: 09/277,189	)	Examiner: Poinvil, Frantzy
	)	
Filed: March 26, 1999	)	
	)	
For: ELECTRONIC BILL	)	Confirmation No.: 3185
PRESENTATION AND PAYMENT	)	
METHOD AND SYSTEM	)	

**Mail Stop: AF**  
Commissioner for Patents  
P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

**REPLY TO FINAL OFFICE ACTION**

In reply to the Final Office Action mailed July 8, 2011, the period of response to which having been extended to October 11, 2011 (October 8, 2011, be a Saturday and October 10, 2011, being a Federal holiday), and pursuant to 37 C.F.R. § 1.116, Applicant proposes that this application be amended as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendments section of this paper.